

2011-12

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STUDENT AID  
COMMISSION



Guaranteeing dreams™

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Money for college for 2011-12

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## Cracking the Codes: Major Financial Aid Acronyms

CAR	California Aid Report
COA	Cost of Attendance
CCC	California Community College
CSU	California State University
EFC	Expected Family Contribution
FAFSA	Free Application for Federal Student Aid
GED	General Educational Development (high school graduation equivalency certificate)
GPA	Grade Point Average
SAR	Student Aid Report
SSN	Social Security Number
UC	University of California



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This brochure is provided for students and families by the California Student Aid Commission and EdFund, a nonprofit public benefit organization. Schools can order additional copies by calling 877.233.3863 or going to [www.edfund.org/FundYourFuture](http://www.edfund.org/FundYourFuture).

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# Qualifying for financial aid

Most financial aid is awarded based on your demonstrated financial need, which is also known as your financial aid eligibility.

## TOP 10

**things you must do to qualify for federal and state student aid**

**You must:**

- 1.** Submit the Free Application for Federal Student Aid, or FAFSA ([www.fafsa.gov](http://www.fafsa.gov))
- 2.** Submit any other applications or information that may be required, such as your verified GPA for a Cal Grant, by **March 2**
- 3.** Demonstrate financial need
- 4.** Have a high school diploma or its equivalent (GED)
- 5.** Be a U.S. citizen or an eligible noncitizen (see the FAFSA)
- 6.** Be a state resident (California residency required for California state aid)
- 7.** Enroll in an eligible degree or certificate program
- 8.** Have a Social Security number
- 9.** Register with the U.S. Selective Service (males age 18-25)
- 10.** Maintain satisfactory academic progress as determined by your college

To learn more, go to  
[www.studentaid.ed.gov](http://www.studentaid.ed.gov)



# Financial aid **timeline** and

# **checklist**

{for high school seniors}

## FALL

- Talk to your high school counselor about your college plans and financial needs. Ask about scholarships offered by local organizations and businesses.
- Keep up your grades.
- Browse the Web for college and career planning tips: [www.mappingyourfuture.org](http://www.mappingyourfuture.org), [www.finaid.org](http://www.finaid.org), [www.collegeboard.com](http://www.collegeboard.com), [www.csac.ca.gov](http://www.csac.ca.gov), [www.calgrants.org](http://www.calgrants.org), [www.going2college.org](http://www.going2college.org), and [www.studentaid.ed.gov](http://www.studentaid.ed.gov).
- Make sure you have a Social Security number. You need one to apply for most financial aid. If you don't have one, go to [www.ssa.gov](http://www.ssa.gov) or call 800.772.1213 (TTY 800.325.0778).
- Keep a calendar of important deadlines for both college admissions and financial aid.
- Complete the FAFSA on the Web Worksheet at [www.fafsa.gov](http://www.fafsa.gov) ahead of time, so you'll have all the information you need in front of you when you're ready to complete the online FAFSA starting January 1.
- Check the Web for private scholarships, including [www.fastweb.com](http://www.fastweb.com), [www.collegeboard.com/pay](http://www.collegeboard.com/pay), [www.collegenet.com/mach25](http://www.collegenet.com/mach25), [www.finaid.org](http://www.finaid.org) and [www.scholarshiphelp.org](http://www.scholarshiphelp.org).
- Ask if your school will submit your verified Cal Grant GPA electronically or if you'll need to submit it using the paper Cal Grant GPA Verification form, located at [www.calgrants.org](http://www.calgrants.org) or [www.csac.ca.gov](http://www.csac.ca.gov).
- Look into AmeriCorps at [www.americorps.gov](http://www.americorps.gov) to learn how to earn money for college in return for volunteer service.

## WINTER

- Be sure to meet all financial aid deadlines. Check with each college you're considering about their deadlines.

- Attend your school's financial aid workshops or college planning nights.
- Maximize your financial aid by submitting your FAFSA and verified Cal Grant GPA as soon as possible on or after January 1. Rather than miss a deadline, use estimates if your parents (or you) haven't yet completed a federal tax return. You can make corrections later.
- Apply for a Cal Grant by the **March 2** deadline.
- Review your Student Aid Report (SAR), which you'll receive after submitting your FAFSA, and make any corrections.
- Attend a California Cash for College workshop in January or February for free help completing the FAFSA and other forms. For dates and locations, go to [www.californiacashforcollege.org](http://www.californiacashforcollege.org).
- Keep a copy of everything you submit.

## SPRING/SUMMER

- Watch for your California Aid Report (CAR) with information about your Cal Grant application status, and make any corrections.
- Watch for college acceptance letters and financial aid offers.
- Evaluate all financial aid offers carefully. Ask questions!
- Consider grants, scholarships, work-study and other aid you don't have to repay before accepting a student loan. Accepting a loan means accepting the responsibility of repaying it.
- If you need to borrow, borrow wisely! Estimate how much you need and can afford to repay using EdFund's Student Loan Calculator at [www.edfund.org/LoanCalculator](http://www.edfund.org/LoanCalculator).
- Check out low-interest federal student loan options at [www.studentloans.gov](http://www.studentloans.gov).



Financial aid covers more than tuition, fees and books. It can also help you pay for rent, food, transportation and other living expenses. Plus, you don't have to go to school full time to receive financial aid.



You should apply for financial aid even before you find out if you've been accepted to school. Otherwise, you may miss out on grants, scholarships and other free money for education.

# The **basics** of financial aid

Whether you're planning to go to college or get job training, many programs are available to help you cover the costs. But remember—first check out money that you don't have to repay, usually in the form of grants and scholarships.

**Grants** are money you don't have to pay back and are usually based on financial need.

**Scholarships** are also free money for college and are usually based on your area of study or on merit such as good grades, special talents or community service.

**Work-study** or **student employment programs** let you earn money for college in a job on or off campus.

**Loans** are borrowed money that you must repay, usually with interest. If you do need to borrow, there are federal loans that offer low interest rates and other benefits.

Look into ways to cut your college costs. Consider starting at a community college, becoming an AmeriCorps volunteer to earn an education award or taking Advanced Placement courses in high school for college credit to help you graduate sooner and save on tuition. Your school counselor or career center should be your first stop. Then browse the Web—you'll find a list of helpful sites on the back cover.

Applying for financial aid is free. Simply complete the FAFSA for all federal financial aid and submit a verified Cal Grant GPA by **March 2** to apply for a Cal Grant. You should apply for financial aid every year, from your senior year of high school through your senior year in college—and even beyond, if you're headed to graduate school.

Free financial aid is often limited, so be sure to apply early and meet all deadlines.



**College** in this brochure refers to any college, university, graduate or professional school, career college, technical or vocational program, or other educational institution beyond high school.

# Cal Grants

are free money!

## Cal Grants

Your Cal Grant follows you to whichever eligible California school you choose. You can get up to \$10,302 for college or up to \$3,168 a year for career training. And you don't have to pay it back. Find out more at [www.calgrants.org](http://www.calgrants.org).

## Cal Grant A, Cal Grant B

Going to a CSU or UC? The Cal Grant A Entitlement Award covers most or all system-wide fees, up to \$4,429 at CSU or \$10,302 at UC. Or, up to \$9,708 in fees at independent colleges and some career technical schools.

Or, if you begin at any of California's 112 community colleges and transfer to a four-year California college, a Cal Grant is available for up to four years of education. Contact your campus transfer center to make sure you are taking the transferable classes needed for your four-year degree.

## Cal Grant B, Cal Grant C

The Cal Grant B can be used at any California Community College that has career technical certificate programs. To learn more about career technical pathways, visit [www.WhoDoUWant2B.com](http://www.WhoDoUWant2B.com).

Or, use a Cal Grant C to help you pay for career technical training at a California Community College; nursing and allied health programs at a hospital school; or selected courses at independent colleges or eligible proprietary colleges.



You don't have to figure out which Cal Grant to apply for. Your eligibility will be based on your FAFSA responses, your verified Cal Grant GPA, the type of California colleges you list on your FAFSA and whether you're a recent high school graduate.

# Cal Grants at a glance

[www.calgrants.org](http://www.calgrants.org) [www.csac.ca.gov](http://www.csac.ca.gov)

	You can receive up to:	GPA requirement
<b>Cal Grant A</b>	<ul style="list-style-type: none"> <li>At University of California: \$10,302</li> <li>At California State University: \$4,429</li> <li>At independent California colleges: \$9,708</li> </ul>	3.0 high school GPA
<b>Cal Grant B</b>	\$1,551 living allowance for your first year, plus tuition and fee award beyond first year in the same amounts as Cal Grant A	2.0 high school GPA
<b>Cal Grant C</b>	<ul style="list-style-type: none"> <li>\$576 for books, tools and equipment for a technical or career education</li> <li>\$2,592 for tuition (if not attending a California Community College)</li> </ul>	N/A
<b>Cal Grant Transfer Entitlement Award</b>	For California Community College students, same as Cal Grant A, if all transfer requirements are complete	2.4 community college GPA*

\* You must have graduated from a California high school after June 30, 2000, and must have been a California resident at the time.

## To qualify, you must:

- meet the basic eligibility requirements for state and federal aid (see page 3),
- demonstrate financial need,
- meet any minimum GPA requirements, and
- submit a FAFSA on or after January 1 and a verified Cal Grant GPA by **March 2**.

## The Cal Grant Guarantee

If you're a high school senior, meet the eligibility requirements, apply by **March 2**, and graduate from a California high school, you're guaranteed to receive a Cal Grant. To apply, see page 17.

## Cal Grant Entitlement: You have three chances to apply

- As a high school senior
- Within one year after graduating from high school or receiving your GED
- As a California Community College transfer student, as long as you are under the age of 28

For more information, visit [www.calgrants.org](http://www.calgrants.org).

# More aid from the state of California

## University of California (UC) Student Aid

Nearly two-thirds of all undergraduate students receive UC grant and scholarship aid, with an average award of about \$12,600. In addition, many students receive fellowships or scholarships. Go to [www.universityofcalifornia.edu](http://www.universityofcalifornia.edu) (select “Students and Parents,” then “Paying for UC-Financial Aid” under “Applying to UC”).

## California State University (CSU) Grant

The CSU Grant assists California residents with financial need. The award amount varies, but it generally covers at least a portion of the State University Fee. Visit [www.calstate.edu](http://www.calstate.edu) or [www.csumentor.edu](http://www.csumentor.edu), or contact your college’s financial aid office.

## California Community College (CCC) Fee Waiver

At a CCC, you’ll pay less than \$780\* a year in fees (they don’t charge tuition). If you qualify for a Cal Grant or have financial need, you may receive a fee waiver. You can use your federal Pell Grant, some Cal Grants, work-study, federal loans and other financial aid to pay for books and living expenses.

You’ll pay no enrollment fees at a CCC if you’re a California resident and:

- you’re eligible for a Cal Grant or other need-based financial aid; or
- you or your family receive CalWORKs/TANF, SSI or General Assistance; or
- your total family income is within the income standards; or
- you fall into a special classification that includes dependents of veterans.



Learn more about community colleges at [www.californiacolleges.edu](http://www.californiacolleges.edu) and about transfer opportunities at [www.assist.org](http://www.assist.org). Money for college—fees, books, supplies, and sometimes even the rent—is available year round at CCCs. Find out more at [www.icanaffordcollege.com](http://www.icanaffordcollege.com); choose “Financial Aid Info.”

*\* These fees are occasionally subject to change by the California State Legislature.*



# Free money

from the government



	Award amount:	How to apply:	Eligibility is based on:
<b>Federal Pell Grant</b> Visit <a href="http://www.studentaid.ed.gov">www.studentaid.ed.gov</a>	Up to \$5,550 a year (award amount for 2010-11)	FAFSA <a href="http://www.fafsa.gov">www.fafsa.gov</a>	<ul style="list-style-type: none"> <li>Your EFC and COA</li> <li>Whether attending full or part time</li> <li>Must not already have a bachelor's degree*</li> </ul>
<b>Federal Supplemental Educational Opportunity Grant (FSEOG)</b> Visit <a href="http://www.studentaid.ed.gov">www.studentaid.ed.gov</a>	From \$100 to \$4,000 a year (funds are limited and there's no guarantee you'll receive one)	FAFSA <a href="http://www.fafsa.gov">www.fafsa.gov</a>	<ul style="list-style-type: none"> <li>Your EFC and your financial need</li> <li>Whether attending full or part time</li> <li>Priority given to Pell Grant recipients with the lowest EFCs</li> </ul>
<b>Federal TEACH Grants</b> Visit <a href="http://www.studentaid.ed.gov">www.studentaid.ed.gov</a> or contact the financial aid office at the college or university you plan to attend	Up to \$4,000 a year	FAFSA <a href="http://www.fafsa.gov">www.fafsa.gov</a>	<ul style="list-style-type: none"> <li>Sign agreement to serve as a paid full-time teacher in a high-need field serving low-income students</li> <li>Agree to teach at least four academic years within eight years of completing your program of study</li> <li>If you fail to complete your obligation, the grant converts to an unsubsidized Stafford loan you must repay with interest</li> <li>Be enrolled in, or plan to complete, coursework to begin a teaching career</li> <li>Maintain a cumulative GPA of at least 3.25</li> </ul>
<b>California Chafee Grant</b> Visit <a href="http://www.chafee.csac.ca.gov">www.chafee.csac.ca.gov</a> ; call 888.224.7268; or contact your school, caseworker or Independent Living Coordinator	Up to \$5,000 a year for job training or college in addition to any other state or federal aid you receive	FAFSA and Chafee Grant application (doesn't require a Social Security number)	<ul style="list-style-type: none"> <li>You are or were in foster care</li> <li>Financial need</li> <li>Stay in school and maintain good grades</li> <li>Be enrolled at least half time</li> <li>Remember to establish your independent status on your FAFSA</li> </ul>
<b>Child Development Grants</b> Visit <a href="http://www.csac.ca.gov">www.csac.ca.gov</a> ; choose "Financial Aid Programs" or call 888.224.7268	\$1,000 a year (at a California Community College) or \$2,000 a year (at a four-year college); up to \$6,000 total	<ul style="list-style-type: none"> <li>Must be nominated</li> <li>FAFSA and Child Development Grant application</li> </ul>	<ul style="list-style-type: none"> <li>Be pursuing a child development permit and plan to work at a licensed children's center in California</li> <li>Must sign a Service Commitment Agreement to teach or supervise in a California licensed child care facility</li> <li>Financial need; apply by application deadline</li> </ul>
<b>Robert C. Byrd Honors Scholarship</b> For an application visit <a href="http://www.csac.ca.gov">www.csac.ca.gov</a> and choose "Financial Aid Programs"	\$1,500 a year for up to four years	Individual school deadlines vary; schools submit nominations to CSAC by application deadline	<ul style="list-style-type: none"> <li>Academically outstanding high school seniors who show promise of continued achievement in college</li> <li>Each high school can nominate two graduating seniors</li> </ul>
<b>Law Enforcement Personnel Dependents Grant</b> Visit <a href="http://www.csac.ca.gov">www.csac.ca.gov</a> and choose "Financial Aid Programs" or call 888.224.7268	Up to \$11,259 a year	<ul style="list-style-type: none"> <li>FAFSA &amp; Law Enforcement Personnel Dependents Grant application</li> <li>Applications accepted year round</li> </ul>	<ul style="list-style-type: none"> <li>If you're the dependent or spouse of a California peace officer, firefighter or certain other law enforcement employee who was killed or totally disabled in the line of duty</li> <li>Financial need</li> </ul>
<b>John R. Justice Grant Program</b> Visit <a href="http://www.csac.ca.gov">www.csac.ca.gov</a> and choose "Financial Aid Programs" or call 888.224.7268	Average award \$10,000	John R. Justice Grant Program application	Must serve a minimum of three years in public service as a prosecutor or public defender

\* Except for students working toward teacher certification or enrolled in a five-year baccalaureate program.

# Other **ways** to pay for college

## **1. Private scholarships**

Talk to your high school counselor and use the free scholarship directories on the Web to look for scholarships. See “Scholarships” on the back cover.

## **2. National Merit Scholarships**

Taking the Preliminary SAT/National Merit Scholarship Qualifying Test in the fall of your junior year will enter you in the competition for a National Merit Scholarship. See your high school counselor to learn more or go to [www.nationalmerit.org](http://www.nationalmerit.org).

## **3. Volunteer service**

By becoming a volunteer with one of the AmeriCorps programs, you can earn up to \$5,350 a year for college. Learn more at [www.americorps.gov](http://www.americorps.gov), or [www.californiavolunteers.org](http://www.californiavolunteers.org).

## **4. California Conservation Corps**

Get paid to work in the outdoors serving your state and take community college or adult education classes, or pursue your high school diploma at night as a member of the California Conservation Corps. After a year, if you successfully complete classes in career development and conservation awareness, and perform 48 hours of volunteer service, you could get up to \$2,000 for college or vocational training. Learn more at [www.ccc.ca.gov](http://www.ccc.ca.gov).

## **5. Start at a community college**

You'll save thousands of dollars in tuition and have your general education requirements behind you. Go to [www.icanaffordcollege.com](http://www.icanaffordcollege.com).

## **6. The military**

Learn about education benefits for service members at [www.todaysmilitary.com](http://www.todaysmilitary.com). If you're a veteran, check out [www.gibill.va.gov](http://www.gibill.va.gov). Active members of the California National Guard, State Military Reserve or Naval Militia who meet specified qualifications may be eligible for financial assistance for college; go to [www.calguard.ca.gov](http://www.calguard.ca.gov).

## **7. Part-time work**

A part-time, summer or holiday season job can also help.

## **8. Aid for foster youth**

Money is set aside for foster youth. If you are or were in foster care, you may be eligible for financial assistance for college or job training. See “Foster Youth Grants” on the back cover.

# Federal loans: The smart way to borrow

If you need to borrow for college, first look into a federal student loan. You'll get a low, fixed interest rate and up to 10 years to repay, along with other benefits. What's more, you won't have to start paying back your loan until six months after you graduate. Your parents may want to consider a federal PLUS loan. For more details on all federal loans, visit [www.studentloans.gov](http://www.studentloans.gov).

## Federal Direct Perkins loans

Students with exceptional financial need at participating colleges can get low-interest Perkins loans. You'll pay no interest while in school and have up to nine months after graduating before you must start repaying your loan at 5 percent interest. Depending on when you apply, your financial need and available funds, you can borrow up to \$5,500 a year for undergraduate study and up to \$8,000 a year if you're a graduate or professional student.

## Stafford loans

For students at all types of colleges who attend at least half time.

**Subsidized Stafford loans:** for students with financial need. Loans for undergraduate study, first disbursed between July 1, 2011, and June 30, 2012, have an interest rate fixed at 3.4 percent. The federal government pays the interest while you're in college and during the first six months after you graduate.

**Unsubsidized Stafford loans:** for all eligible students, regardless of income or assets. You're responsible for paying all the interest that



accrues, even while you're in college, but you can request to postpone your payments until you graduate. The interest rate is fixed at 6.8 percent.

A 1 percent loan fee will be deducted from each loan disbursement you receive.

You can borrow a total of up to \$9,500 a year in Stafford loans as a first-year student, up to \$10,500 as a second-year student and up to \$12,500 each year as a third-year student or beyond, depending on your COA, your EFC, your enrollment and dependency status, and your other financial aid.

## Federal PLUS loans

These loans help your parents or stepparents pay for your college costs. To apply, your parents must complete the federal PLUS loan application and meet the credit eligibility requirements. You should also submit the FAFSA to see if you're eligible for other types of financial aid. The interest rate on a PLUS loan is fixed at 7.9 percent.

Graduate and professional students can also qualify for PLUS loans.

# Private loans

If you still need money for college after researching scholarships, grants, work-study and other forms of aid that you won't have to pay back, and federal loans aren't enough, look into

private loans. Private loans often carry higher interest rates and fees than federal loans, and may have less attractive repayment terms. Carefully compare lenders to make the best choice for you.



**If you're an undocumented or underdocumented student, attended at least three years of high school in California and graduated from a California high school, you may qualify for in-state tuition rates at California's public colleges. To learn more, contact your college's admissions office and ask about state tuition rates for "AB 540" students. See the "Scholarships" listing on the back cover.**

# Start with the **FAFSA**

You apply for most financial aid by completing the Free Application for Federal Student Aid, or FAFSA. It's the universal application the federal government, states and colleges use to determine how much financial aid you qualify to receive. The FAFSA asks for information about you, your family, your finances and your college plans. The fastest and easiest way to complete the FAFSA is online at **[www.fafsa.gov](http://www.fafsa.gov)**, but there's also a paper form you can get by calling 800.433.3243. Both versions are available in Spanish.

Try to submit the FAFSA as soon as possible on or after January 1—and before your earliest college application deadline. Some financial aid offered by California or your college may require you to submit additional information or applications, such as a verified GPA for a Cal Grant by the **March 2** deadline.



## **Get free help**

There's plenty of free help—you should never have to pay for the FAFSA or to have it completed for you.

**In Person** 🌞 Ask your school for help, attend your school's financial aid workshop or a free California Cash for College workshop in January or February. Many Cash for College workshops have staff who speak Spanish and other languages. For dates and locations, go to **[www.californiacashforcollege.org](http://www.californiacashforcollege.org)**.

**On the Web** 🌞 At **[www.fafsa.gov](http://www.fafsa.gov)**, find help for questions or click on the Live Help button located inside each page. Filling out the paper FAFSA? Go to **[www.studentaid.ed.gov/completefafsa](http://www.studentaid.ed.gov/completefafsa)**.

**Phone** 🌞 Call the U.S. Department of Education at 800.433.3243 (TTY 800.730.8913) Monday through Friday (up to 9 p.m. Pacific Time) and extended hours on the weekend.

## Dependent or independent?

To find out whose financial information you need to report on the FAFSA, you first need to find out whether you're considered "dependent" or "independent." This will affect the types and amounts of financial aid you may be eligible to receive.

You're considered an independent student if at least one of the following situations describes you:

- You were born before January 1, 1988.
- You're married as of the date you complete the FAFSA.
- You'll be working on a master's or doctorate degree or a graduate certificate in the fall of 2011.
- You're currently serving on active duty (other than training) in the U.S. Armed Forces.
- You're a veteran of the U.S. Armed Forces (or will be a veteran as of June 30, 2012), or you attended a service academy and were released under a condition other than dishonorable.
- You have children who receive more than half their financial support from you.
- You have dependents other than your spouse or children who live with you and who receive more than half their financial support from you.
- At any time since you turned age 13, both your parents were deceased or you were in foster care or were a ward or dependent of the court.
- You're an emancipated minor or are in legal guardianship as determined by the court in your state of legal residence.
- You are a self-supporting unaccompanied youth who is homeless or at risk of homelessness.



**Please note** that you cannot be considered an independent student simply because you live on your own, or your parents no longer list you as a dependent on their tax return or feel it's not their responsibility to help you pay for college.

If none of these apply to you, but you believe your situation makes you independent, contact the financial aid office of the college you are planning to attend.



**Taxes not filed? Don't wait until you or your parents have filed a federal tax return to submit the FAFSA. Rather than miss a deadline, use estimates. You can make corrections later.**

# Applying for Cal Grants

## Two forms, two steps

1. Submit your FAFSA as soon as possible on or after January 1, and no later than the postmark deadline of **March 2**.
2. Submit your verified Cal Grant GPA (or GED, SAT or ACT score in some cases) to the California Student Aid Commission by **March 2**. Ask your school if it will submit your Cal Grant GPA electronically or if you'll need to submit the paper Cal Grant GPA Verification form. If you need to submit your GPA, check with your counselor or find the form online at [www.calgrants.org](http://www.calgrants.org). You must give it to a school official for verification before mailing it—it cannot be submitted online.

If you plan to attend a California Community College in the fall and missed the March 2 deadline, you have a second deadline of September 2. However, Cal Grant awards for those who apply by September 2 are limited, so **apply by March 2** if you can.

## Track your Cal Grant 24/7

You can get quick answers to questions about your Cal Grant or California Chafee Grant application using WebGrants for Students at [www.webgrants4students.org](http://www.webgrants4students.org).

Cal Grants can  
help cover  
tuition, fees and  
living expenses.



## Your Cost of Attendance (COA)

Each college has its own cost of attendance, or **COA**, which includes tuition, fees, books, supplies, room and board, transportation and personal expenses for the school year. It may also include money for a computer.

Your COA will vary depending on your college and where you live (with your parents, or on or off campus). If you have children or other dependents who require care while you go to class, or if you have a disability, let your college know about any expenses that aren't already covered by insurance or other sources.

## Your Expected Family Contribution (EFC)

Your expected family contribution, or **EFC**, is the amount of money the government believes you and your family could reasonably contribute toward your education for the year, based on your FAFSA responses. Your EFC determines the types and amounts of federal and state aid you're eligible to receive.

If you submit the FAFSA online and provide the required electronic signatures and an e-mail address, you should receive your Student Aid Report, or SAR, from the U.S. Department of Education within three days. The SAR contains a summary of your FAFSA information and lists your EFC. (If you submit the paper FAFSA, it could take up to two weeks.)

Each college you list on your FAFSA will receive your SAR information. The California Student Aid Commission will receive a copy to determine your eligibility for a Cal Grant and other California state aid if you list a California school on your FAFSA, and submitted your verified Cal Grant GPA by the **March 2** Cal Grant deadline. The Commission will send you a California Aid Report, or CAR, estimating your Cal Grant award.

Whether you go to an expensive college or one with lower costs, your EFC will stay the same.





## Your financial aid offers

The financial aid office at each college you list on your FAFSA will provide you with an evaluation of your eligibility for financial aid if you submitted the required financial aid applications and met the deadlines. Typically, your offer will list your college costs for the year, the amount you'll have to contribute and the amount that will be covered by grants, fee waivers, loans or other financial aid. Your financial aid offers will vary by college, so be sure to review them carefully.



### Take advantage!

If you think you'll need financial help, apply for it. For more information, contact your high school counselor or your college's financial aid office, or see the websites on the back cover.

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### FAFSA4Caster—Take a peek into your future

You can get an estimate of your eligibility for federal student aid instantly, even before your senior year, and shorten the time it takes to complete the FAFSA by using FAFSA4caster.

You'll find this handy planning tool at **[www.fafsa4caster.ed.gov](http://www.fafsa4caster.ed.gov)** in English and Spanish.

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### Programs that help you repay your loans

There are programs that will give you a paycheck and help you pay down your student loans. If you're planning to become a teacher or a nurse, learn more about California's loan assumption programs at **[www.csac.ca.gov](http://www.csac.ca.gov)** (choose "Financial Aid Programs"). For information on federal loan forgiveness programs, go to **[www.studentaid.ed.gov](http://www.studentaid.ed.gov)**.

# Websites that click

## California State Aid—Cal Grants

\*[www.calgrants.org](http://www.calgrants.org)  
[www.csac.ca.gov](http://www.csac.ca.gov)  
\*[www.ca.gov/Education](http://www.ca.gov/Education)

## Colleges

Independent California Colleges  
and Universities  
[www.aiccu.edu](http://www.aiccu.edu)

California Public Colleges  
[www.californiacolleges.edu](http://www.californiacolleges.edu)

California Community Colleges  
\*[www.icanaffordcollege.com](http://www.icanaffordcollege.com)

California State University  
[www.csumentor.edu](http://www.csumentor.edu)  
[www.calstate.edu](http://www.calstate.edu)

Career Colleges  
[www.ope.ed.gov/accreditation](http://www.ope.ed.gov/accreditation)  
(national)

University of California  
\*[www.universityofcalifornia.edu](http://www.universityofcalifornia.edu)

**Planning and Paying for College**  
ACT or SAT  
[www.actstudent.org](http://www.actstudent.org)  
\*[www.collegeboard.com](http://www.collegeboard.com)

California Cash for College  
Workshops  
\*[www.californiacashforcollege.org](http://www.californiacashforcollege.org)  
\*[www.calgrants.org](http://www.calgrants.org)

Citizenship  
\*[www.uscis.gov](http://www.uscis.gov)

College Costs  
[www.californiacolleges.edu](http://www.californiacolleges.edu)  
(California)  
\*<http://collegenavigator.ed.gov>  
(national)

College and Career Exploration  
[www.mappingyourfuture.org](http://www.mappingyourfuture.org)  
[www.WhoDoUWant2b.com](http://www.WhoDoUWant2b.com)  
[www.finaid.org](http://www.finaid.org)

FAFSA on the Web  
\*[www.fafsa.gov](http://www.fafsa.gov)

Federal Financial Aid  
\*[www.studentaid.ed.gov](http://www.studentaid.ed.gov)

Financial Aid and College Links  
[www.going2college.org](http://www.going2college.org)

## Other Options

AmeriCorps  
[www.americorps.gov](http://www.americorps.gov)  
\*[www.californiavolunteers.org](http://www.californiavolunteers.org)

## Foster Youth Grants

[www.chafee.csac.ca.gov](http://www.chafee.csac.ca.gov)  
[www.fosteryouthhelp.ca.gov](http://www.fosteryouthhelp.ca.gov)  
[www.calyouthconn.org](http://www.calyouthconn.org)  
\*[www.calgrants.org](http://www.calgrants.org)

## Health Careers

\*[www.healthjobsstarthere.com](http://www.healthjobsstarthere.com)

## Military Scholarships

\*[www.todayismilitary.com](http://www.todayismilitary.com)

## ScholarShare

[www.scholarshare.com](http://www.scholarshare.com)

## Sports Scholarships

[www.ncaa.org](http://www.ncaa.org)

## Students with Disabilities

[www.heath.gwu.edu](http://www.heath.gwu.edu)

## Tax Benefits for Higher Education

[www.irs.gov/pub/irs-pdf/p970.pdf](http://www.irs.gov/pub/irs-pdf/p970.pdf)  
[www.edfund.org/TaxBenefits](http://www.edfund.org/TaxBenefits)

## Veterans Benefits

\*[www.gibill.va.gov](http://www.gibill.va.gov)

## Scholarships

African American Scholarships  
[www.uncf.org](http://www.uncf.org)

Asian American Scholarships  
[www.apiasf.org](http://www.apiasf.org)

Free Scholarship Directories  
[www.fastweb.com](http://www.fastweb.com)  
\*[www.collegeboard.com/pay](http://www.collegeboard.com/pay)  
[www.scholarships.com](http://www.scholarships.com)

Gates Millennium Scholarships  
[www.gmsp.org](http://www.gmsp.org)

Latino Scholarships  
[www.yourwordstoday.org](http://www.yourwordstoday.org)  
\*[www.hsf.net](http://www.hsf.net)  
\*[www.latinocollegedollars.org](http://www.latinocollegedollars.org)  
[www.hispanicfund.org](http://www.hispanicfund.org)  
\*[www.maldef.org](http://www.maldef.org)

Native American Scholarships  
[www.bia.gov](http://www.bia.gov)  
[www.collegefund.org](http://www.collegefund.org)  
[www.aises.org/Programs/  
ScholarshipsandInternships](http://www.aises.org/Programs/ScholarshipsandInternships)

## Scholarship Fraud

\*[www.ftc.gov/scholarshipscams](http://www.ftc.gov/scholarshipscams)

## Smart Borrowing

EdFund  
[www.edfund.org](http://www.edfund.org)

Federal Student Loans  
[www.studentloans.gov](http://www.studentloans.gov)

## Smart Money Tips

Identity Theft  
\*[www.ftc.gov/idtheft](http://www.ftc.gov/idtheft)  
\*[www.idtheftcenter.org](http://www.idtheftcenter.org)

## Job Trends

[www.bls.gov/emp](http://www.bls.gov/emp)

*\*Provides information in Spanish*

